MUNICIPAL HOUSING STATEMENT

TOWN OF CHESLEY

JUNE 1984

Regional Housing Programs Office
Ontario Housing Corporation
275 Dundas Street, Suite 1101
London, Ontario
N6B 3L1

(519) 679-7110

Revised October, 1984

TABLE OF CONTENTS

	PAGE
SUMMARY	
A. INTRODUCTION	3
1. Objective	3
2. Background	3
B. POPULATION	4
1. Municipal Population	4
2. Population By Age to Present	5
3. Household Formation	6
C. ECONOMIC BASE	7
1. Employment	7
2. Income	9
3. Community Services and Recreational Facilities	10
D. LAND ACTIVITY	10
1. Planning Policies	10
2. Development	11
3. Water and Sewerage Services	11
E. HOUSING	11
1. Current Housing Stock	11
2. Dwelling Units By Type and Tenure	13
3. Housing Market and Affordability	14
4. Special Housing	14
5. Rehabilitation and Energy Conservation	15
F. ASSISTED HOUSING SURVEY	16
1. Methodology	16
2. Current Assisted Housing Units	16
3. Senior Citizens Analysis	20
4. Family Analysis	26
5. Total Demand for Assisted Housing	29
G. CONCLUSIONS	29
1. Identification of Issues	29
2. Recommendations	31
MAP	32

SUMMARY

By resolution dated September 20, 1982, the Council of the Town of Chesley requested that the Ministry of Municipal Affairs and Housing prepare a Municipal Housing Statement on their behalf. As part of this statement, an Assisted Housing Survey was conducted to review the housing needs of senior citizens and families in the Town.

Chesley is located in Bruce County, approximately 33 kilometers southwest of Owen Sound. Located in the Township of Elderslie, Chesley is considered a service centre for the surrounding agricultural area.

The change in total population over the last few years has been slight, with a trend towards an increasing population. The 1982 population was 1,876, with a total of 782 households.

Housing is predominantly owner occupied (73.8%), single detached (76.6%) units. Approximately 62% of the housing was built prior to 1950. Eighty new houses have been built since 1971.

The 1984 average family income is estimated to be approximately $28,258. Since the housing market is fairly slow and consists largely of resale homes, there is no serious affordability problem for the homebuyer.

The Town is now in the process of obtaining its own Official Plan. Until the Official Plan is approved, Chesley will continue to follow the policy contained in the Official Plan of the former East Bruce Planning Area.

Based on the Assisted Housing Survey, it has been determined that there is a demand for one market rental unit for senior citizens, and one rent-geared-to-income and two market rental units for families to April 1985.

MUNICIPAL HOUSING STATEMENT

TOWN OF CHESLEY

A. INTRODUCTION

1. Objective

The objective of the Municipal Housing Statement is to prepare background information for Council to determine the policy direction necessary to provide for the housing wants and needs of the community. It is recognized that any projections which have been made are subject to changes in the economy, personal tastes, and attitudes.

2. Background

The Council of the Town of Chesley requested by formal resolution dated September 20, 1982, that the Ministry of Municipal Affairs and Housing prepare a Municipal Housing Statement on its behalf. This resolution was forwarded to the Ministry in September 1982. As part of this study, an Assisted Housing Survey was conducted to review the needs of senior citizens and families in the community. Prior to this date, there have been three need and demand studies conducted, in 1974, 1977 and 1978 by the Ministry. There are presently three OHC senior citizen projects in Chesley and no family units. The three existing projects comprise a total of 38 units and are managed by the Bruce County Housing Authority.

B. POPULATION

1. Municipal Population

The total population for 1982 was 1,876 people, reflecting an overall increase of 17 since 1978. The population has fluctuated somewhat during this period reaching a low of 1,836 in 1980 and a high of 1,876 in 1982. The small change in population levels may in part be attributed to the lack of development occurring in the municipality over this period. Any development which may occur will be of a commercial type. Given the regional and national economic climate, little industrial expansion is expected.

The population and household projections are based on Municipal Assessment data for the years 1978 - 1982 (see Table 1). As a result, the projection is for a decline in population to 1983 and then a continuing slight increase to 1988. The number of family households is projected to decrease slightly to 1983, then experience a noticeable increase to 1984, with continuing slight increases to 1988. The demographic history of Chesley reveals a relatively stable population which since 1901, has hovered around 1,700 and has increased by less than 200 since the turn of the century.

The scenario detailed as Tables 2 and 3 should be fairly accurate unless there is a major change in the local economic base.

2. Population By Age to Present

During the 1978 to 1982 period, the 0-19 years of age group increased by 22 people. As a percentage of the total population, this group increased from 25% to 25.9%. It is projected that this age group will continue to increase to 501 by 1988.

The 20-59 or "working" age group increased by 1 person in the period 1978 - 1982, reflecting a fairly stable population. As a percentage of the total population, this age group hovered around 42.1%, with slight fluctuation. It is estimated that there will be 783 people in this age group by 1988. This projection, however, is the most precarious in that it is most likely affected by any change in the local economy.

The 60+ age group decreased in both actual numbers from 606 to 600 and as a percentage of the total population, from 32.6% to 32.0%, during the 1978 - 1982 period. It is projected that this group will continue to decrease to 593 by 1988.

TABLE 1

POPULATION BY AGE TO PRESENT

	AGE GROUP						
	0 - 19		20 - 59		60+		
Year	#	%	#	%	#	%	Total
1978	464	25.0	789	42.4	606	32.6	1,859
1979	458	24.9	769	41.8	614	33.3	1,841
1980	451	24.6	771	42.0	614	33.4	1,836
1981	460	25.0	773	42.0	607	33.0	1,840
1982	486	25.9	790	42.1	600	32.0	1,876

Source: Municipal Assessment Data, 1978 - 1982.

TABLE 2

FUTURE PROJECTIONS

AGE GROUP

Year	0 - 19 #	0 - 19 %	20 - 59 #	20 - 59 %	60+ #	60+ %	Total
1983	478	25.7	780	41.9	603	32.4	1,861
1984	482	25.9	781	41.9	601	32.2	1,864
1985	487	26.1	781	41.8	599	32.1	1,867
1986	491	26.3	782	41.8	597	31.9	1,870
1987	496	26.4	783	41.8	595	31.8	1,874
1988	501	26.7	783	41.7	593	31.6	1,877

Source: Ministry of Municipal Affairs and Housing Projection

3. Household Formation

The period 1978 to 1982 reveals an increase in the number of households from 744 to 782. If this increasing trend continues, it is expected that there will be 816 households in Chesley by 1988. This increase is due to the decreasing trend in the average number of persons per household, from 2.50 in 1978 to 2.30 in 1984.

Non-family households are revealing a decline in percentage of total households from 31.1% in 1978 to 30.9% in 1984. The number of family households is increasing as a percentage of total households from 68.9% in 1978 to 69.1% in 1984. These trends are contrary to the provincial trends which reveal the number of family households to be declining relative to increases in the number of non-family households.

TABLE 3

ESTIMATED NUMBER OF HOUSEHOLDS

Year	Family Households		Non-Family Households		Total	Ave Persons Per Household	*Households Containing S.C.
	#	%	#	%			
1978	513	68.9	231	31.1	744	2.5	404
1979	528	68.9	239	31.1	767	2.4	409
1980	528	69.0	237	31.0	765	2.4	409
1981	529	69.0	238	31.0	767	2.4	405
1982	540	69.0	242	31.0	782	2.4	405
1983	536	69.1	239	30.9	775	2.4	402
1984	560	69.1	250	30.9	810	2.3	400
1985	562	69.2	250	30.8	812	2.3	399
1986	563	69.2	250	30.8	813	2.3	398
1987	564	69.2	251	30.8	815	2.3	397
1988	565	69.3	251	30.7	816	2.3	395

* Households containing senior citizens calculated by taking the 60+ assessment population figure and dividing by 1.5 persons/household.

Source: Statistics Canada, Census,
Municipal Assessment,
Ministry of Municipal Affairs and Housing

C. ECONOMIC BASE

1. Employment

Chesley is located in an area of well drained, highly productive agricultural land. One of the major functions of the Town is that of a local service centre for the surrounding farms. The M. James McClure chopping mill and the United Co-operatives of Ontario feed mill are representative of this service role. The non-agriculturally related employers include Heirloom of Canada Ltd., which manufactures occasional tables, and Krug Bros. Company Ltd., which manufactures household furniture.

Chesley is located on the periphery of development associated with the Bruce Nuclear Plant. Approximately 20 to 30 families have members employed at the plant. Because work at Bruce Nuclear is in the process of winding down, some unemployment may be experienced by Chesley residents. However, the Town's peripheral location has limited the number of Chesley families employed at the plant and thus the unemployment which may result from the winding down process.

Chesley is situated in the Economic Region of Georgian Bay. The geographic area of the region includes West Parry Sound, West Muskoka, Simcoe, Dufferin, Grey and Bruce Counties. The total employable population is 226,000 and of this group approximately 24,000 are unemployed. This unemployed group constitutes a current unemployment rate of 10.8% (for April 1984).

TABLE 4

MANUFACTURING OPERATIONS
TOWN OF CHESLEY - 1983

NAME	PRODUCTS	EMPLOYMENT
Heirloom of Canada Ltd.	Occasional Tables	76
Krug Bros. Company Ltd.	Household Furniture	75
Findlay Pallet Co. Ltd.	Pallets (wood)	23
M. James McClure	Chopping Mill Feed	2
United Co-Operatives of Ontario	Feeds	8
Chesley Memorial Works Limited	Carving & Lettering Granite & Marble Monuments	4
The Chesley Enterprise	Weekly Newspaper	4
Browne's Bakery	Bread, Pastries	3
TOTAL MANUFACTURING EMPLOYEES		195

Source: Municipal Profile 1983 - Ministry of Industry and Trade

In addition to the above-mentioned employers, the 1981 Canada Census indicates that 230 people were employed in service sector. Occupations in this sector include teaching, health related, technical, social, religious and artistic services.

2. Income

The average family income for Chesley in 1981 was $21,088. Projected to 1984, the average family income is estimated to be $28,258. The projected 1984 Ontario average family income is estimated to be $37,537.

TABLE 5

FAMILY INCOME

Income Group	No. of Families	% Distribution of Families
Under $5,000	30	5.56%
$ 5,000 - $ 9,999	100	18.52
$10,000 - $14,999	105	19.44
$15,000 - $19,999	70	12.96
$20,000 - $24,999	85	15.74
$25,000 - $29,999	35	6.48
$30,000 - $39,999	85	15.74
$40,000 and over	30	5.56
TOTAL	540	100.00%

Source: Statistics Canada, Census 1981
Average Family Income in 1984 is calculated to be $28,258.

Income is one of the most difficult factors to estimate, because it can be calculated in different ways. For the purposes of this report, the average family income for Chesley was taken from the 1981

Canada Census and multiplied by a factor of 1.34 to reach an estimated 1984 average family income of $28,258. The factor of 1.34 is derived from two known figures; the 1981 and 1984 Ontario average family incomes.

3. Community Services and Recreational Facilities

The Town of Chesley has a wide range of services. Educational facilities include two public elementary schools and one public secondary school. There are 9 churches in the Town. Chesley has a small, newly constructed hospital, 4 full-time doctors, a dentist, and 2 chiropractors. A small police station, one bank and a post office are also present. There are a host of service clubs in Chesley including: The Kinsmen Club/Kinettes, The Lion's Club, the Rotary Club and Big Sisters. The Chesley Community Centre, ice rink, Curling Club, ball diamonds and swimming pool offer examples of the many recreational facilities available in and around Chesley.

D. LAND ACTIVITY

1. Planning Policies

Chesley is now in the process of obtaining its Official Plan. This process is expected to be completed by fall 1984. The Restricted Area (zoning) By-Law which will accompany the Official Plan was completed in 1983 by Jean Monteith and Associates Ltd., and awaits approval. It is expected that once the Official Plan is approved, the Zoning By-Law will also be approved. Until the Official Plan is approved, Chesley will continue to follow the policy contained in the Official Plan of the former East Bruce Planning Area.

2. Development

In September 1979, a plan of subdivision was approved for the northwest corner of the Town. This plan provides for the development of 196 single detached residential units. Subdivision development has not begun, and there is no indication as to when development will occur.

3. Water and Sewerage Services

The Town's water supply comes from two artesian wells. These wells service the whole Town, and provide a more than adequate water supply. Present sewage treatment facilities employ the process of aeration and reaeration, in 3 sewage lagoons. These facilities have the capacity to support 2,676 people, and will adequately service the proposed subdivision when it is developed.

E. HOUSING

1. Current Housing Stock

In 1981, there were a total of 733 dwelling units in the Town. Approximately 457 units, or 62.35% were built before 1950. The period 1951 to 1970 saw the addition of 93 units to the housing stock, and of these 93 units, 81 were single detached dwellings. Since 1971, 109 new units have been added to the housing stock, with 80 of these units being single detached.

The majority of units in the Town are single detached units with a total of 571. These units make up 77.9% of the housing stock. Apartment units make up 17.74% of the housing stock, with the remaining 4.37% of the stock comprised of single attached units.

A review of the current housing stock in Chesley reveals that the majority of housing units are older (1950 and before) single detached homes. It is only in recent years that apartment units have begun to play a significant role in the provision of units in the Town.

TABLE 6

AGE OF DWELLING UNITS

TOWN OF CHESLEY

Built	Single Detached	Single Attached	Apt.	Total	%
Before 1946	373	26	20	419	57.16%
1946-1950	36	2	-	38	5.18
1951-1960	35	-	-	35	4.78
1961-1970	46	0	12	58	7.91
1971-1981	80	3	26	109	14.87
Units with no dates available	1	1	72	74	10.10
TOTAL	571	32	130	733	100.00%

Source: Chesley Municipal Assessment Data, 1982

Source: Statistics Canada, Census 1981

2. Dwelling Units By Type and Tenure

In 1976, the housing stock consisted of 73.8% single detached units. This percentage was well above the provincial average of 56.7% for that same year. In 1981, the percentage increased slightly to 76.6% which was in line with the provincial increase to 57%. The proportion of owner occupied dwellings was significantly higher than the provincial average in both 1976 and 1981, being 75.2% and 73.8% respectively, while the provincial figures were 63.6% in 1976 and 63.3% in 1981.

Rental accommodation comprised 24.8% of the housing stock in 1976, below the provincial average of 36.4%. The 1981 figures reveal an increase to 26.2% in line with the increasing provincial average of 36.7%. No new apartment construction is anticipated in Chesley in the near future.

TABLE 7

DWELLING UNITS BY TYPE AND TENURE

Town of Chesley and Province of Ontario

	1976			1981		
Type	No.	%	Ontario %	No.	%	Ontario %
Single Detached	520	73.8	56.7	555	76.6	57.0
Semi-Detached	35	5.0	11.3	35	4.8	12.9
Apartment	145	20.5	31.1	130	17.9	29.3
Mobile	5	0.7	0.9	5	0.7	0.8
TOTAL	705	100.0	100.0	725	100.0	100.0
Tenure						
Own	530	75.2	63.6	535	73.8	63.3
Rent	175	24.8	36.4	190	26.2	36.7
TOTAL	705	100.0	100.0	725	100.0	100.0

Source: Statistics Canada 1976 and 1981.

3. Housing Market and Affordability

The majority of the homes in Chesley are older homes, which sell for between $30,000 and $45,000. depending upon their age and size. Tne range for sale of newer homes is $50,000 to $70,000, depending upon their size and condition. At present, the market is comparable to the surrounding area, slower than that of the past few years. The number of listings, mainly resale homes, has been increasing as a result of the slowing market. Most homes are presently on the market from nine months to one year before being sold.

Based on an average family income of $28,258 for 1984, a 10% downpayment, a 14% mortgage interest rate, and the philosophy that shelter costs should not exceed 30% of gross income, the average family in Chesley could afford to purchase a home of roughly $62,530. This does not present too many problems for a homebuyer as most resale homes would be priced near, or below, this figure.

4. Special Housing

In addition to the 38 senior citizens units managed by the Bruce County Housing Authority, there are 22 senior citizen units in Elgin Abbey, operated by Capricorn Investments. A lengthy waiting list exists for these units, and may be attributed to the availability of emergency medical assistance, the craft program and closeness to spouses resident in the nursing home which adjoins the lodge. There is one other nursing home in Chesley, Parkview Manor, operated by Golden Health Care Inc. which also has a long waiting list.

5. Rehabilitation and Energy Conservation

The Town is participating in the Ontario Home Renewal Program (OHRP) which has generated a great deal of interest. Since 1976, 62 homes have been renovated under the program and more are in the process of renovation.

The Town's participation in the Neighbourhood Improvement Program (NIP), predecessor to the Ontario Neighbourhood Improvement Program (ONIP), is almost completed. Involvement in the program began in 1979, at a total cost of one million dollars. Funding was provided by the Federal Government ($500,000), the Provincial Government ($250,000), and the Municipality ($250,000). Under this program numerous improvements were made in areas such as: sewer and water systems, street lighting, recreation facilities and the library.

Some of the residents have also made use of the Canadian Home Insulation Program.

F. ASSISTED HOUSING SURVEY

1. Methodology

An Assisted Housing Study was undertaken in the Town of Chesley to assess the need for senior citizen and family housing at subsidized and market rent levels. In order to carry out this survey, questionnaire forms were provided to the Clerk of Chesley for mailing out to all residents aged 58 and over (seniors) and all tenant families. While there are separate questionnaires for each group, the information asked is similar: present shelter costs, quality of accommodation, health, income, number of dependents (for families), interest in assisted housing and other related factors. The questionnaires which were returned were assessed to determine the need of the respondents.

The questionnaire mailout was supported by advertisements in the local newspaper.

When analysing the returned questionnaires, it was assumed that the proportion of need reflected by the returns, expressed as a percentage of current population, will remain the same when projected over the future population.

The basic analysis can be presented in the following formula:

PERCENT OF CURRENT POPULATION IN NEED X PROJECTED POPULATION = NEED

2. Current Assisted Housing Units

Area Assisted Senior Citizen Housing

Municipality	Group Name	Distance Kms.	No. of Units	Status	Waiting List
Chesley	Bruce County Housing Auth.	0	38	Management	8
Paisley	Bruce County Non-Profit Corp.	14	12	Municipal Non-Profit	
Hanover	Grey County/ Owen Sound Housing Auth.	17	44	Management	8
Walkerton	Bruce County Housing Auth.	18	24	Management	1
Walkerton	Bruce County Non-Profit Corp.	18	42	Municipal Non-Profit	
Tara	Bruce County Non-Profit Corp.	22	18	Municipal Non-Profit	
Chatsworth	Grey County/Owen Sound Housing Auth.	25	22	Management	1
Durham	Grey County/Owen Sound Housing Auth.	27	47	Management	8
Port Elgin	Bruce County Housing Auth.	29	53 4	Management Rent Supp.	1
Mildmay	Bruce County Housing Auth.	30	14	Management	1

Estimated Subsidy Cost

Tables A and B illustrate the estimated operating cost of a new senior citizen and family non-profit project constructed in 1985. The rent-geared-to-income rent revenue is estimated based on average revenues in existing OHC projects. Market rent estimates are based on an appraisal of private market rents in Chesley. Revenue from rent-geared-to-income units will fluctuate based on tenant mix and market rent levels will be adjusted with changes in the private market. Under the Municipal Non-Profit Housing Program, the shortfall between operating costs and rent revenue is apportioned as a subsidy between the Federal and Provincial Governments. The Federal Govenment first provides a subsidy which effectively reduces the mortgage interest rate from current levels to 2%. The Provincial Government then provides additional subsidies as required up to an amount equal to the Federal subsidy. Additional subsidy requirements are met by the Provincial and Federal Governments on a 50:50 basis. Development under other socially assisted housing programs may have differing cost-sharing formulas.

TABLE A

Projected Subsidy for Senior Citizen Units Built in 1985

Low End of Market Rent Units:	
Total Monthly Operating Cost*	$628.00
Estimated Low End of Market Rent**	325.00
Monthly Subsidy Requirement	$303.00
Rent-Geared-To-Income Units:	
Total Monthly Operating Cost*	$628.00
Estimated Rent Revenue***	148.03
Monthly Subsidy Requirement	$479.97

Source:
* Ministry of Municipal Affairs and Housing: Appraisal Branch. Costs are based on estimated new construction costs at 12.5% interest rate

** Low end of market rent for 1 and 2 bedroom units. Average market rent estimated for 1 and 2 bedroom units for senior citizens for the Town of Chesley. Ministry of Municipal Affairs and Housing, Appraisal Branch.

*** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Southwestern Branch.

Area Assisted Family Housing

Municipality	Group Name	Distance Kms.	No. of Units	Status	Waiting List
Hanover	Grey County/ Owen Sound H.A.	17	8	Management	18
Walkerton	Bruce County H.A.	18	6	Management	9
Durham	Grey County/ Owen Sound H.A.	27	6	Management	8
Port Elgin	Bruce County H.A.	29	9 4	Management Rent Supp.	11

TABLE B

Projected Subsidy for Family Units Built in 1985

Low End of Market Rent Units:	
Total Monthly Operating Cost*	$1,080.00
Estimated Low End of Market Rent**	379.00
Monthly Subsidy Requirement	$ 701.00
Rent-Geared-To-Income Units:	
Total Monthly Operating Cost*	$1,080.00
Estimated Rent Revenue***	152.17
Monthly Subsidy Requirement	$ 927.83

Source: * Ministry of Municipal Affairs and Housing: Appraisal Branch. Costs are based on estimated new construction costs at 12.5% interest rate

** Low end of market rent for 2 and 3 bedroom units. Average market rent estimated for 2 and 3 bedroom units for families for the Town of Chesley. Ministry of Municipal Affairs and Housing, Appraisal Branch.

*** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Southwestern Branch.

3. Senior Citizens Analysis

Of the 415 questionnaires sent out to senior citizens, 77 were returned. This is a response rate of 18.55%.

As it is the experience of the Ministry of Municipal Affairs and Housing that there is a much lower propensity to move among homeowners, a discounting factor of 75% has been applied to this group.

LOCAL HOUSING AUTHORITY WAITING LIST

The Bruce County Housing Authority waiting list was reviewed in May 1984. At that time there were six senior citizen applications on file. Of these applications, only one revealed serious need.

TABLE 8

SUMMARY OF RESPONDENTS

Chesley - Senior Citizens

PART A

DEGREE OF INTEREST	RENT-GEARED-TO-INCOME		MARKET RENT
	SERIOUS NEED	NO NEED	
IMMEDIATE	-	1	1
WITHIN 2 YEARS	1	1	1
TOTALS	1	2	2

PART B FOR INFORMATION PURPOSES ONLY

FUTURE INTEREST (BEYOND 2 YEARS OR UNSPECIFIED)	2	19
NO INTEREST (BUT RESPONDED)	51	
TOTAL NUMBER OF RESPONDENTS FROM PART A & B	77	

TABLE 9

RGI RESPONDENTS WITH NO NEED FROM TABLE 8

	NO NEED
WILLING TO ACCEPT A MARKET RENT UNIT	2
NOT WILLING TO ACCEPT A MARKET RENT UNIT	-
TOTAL	2

TABLE 10

RESPONDENTS INTERESTED IN MARKET RENT ACCOMMODATION FROM TABLE 8

PRIMARY INTEREST (IMMEDIATELY OR WITHIN TWO YEARS)	2
SECONDARY INTEREST (WILLING TO ACCEPT MARKET RENT IN LIEU OF RENT-GEARED-TO-INCOME)	2
TOTAL	4

TABLE 11

RESPONDENTS

	RENT-GEARED-TO-INCOME		MARKET RENT	
	HOME-OWNERS	TENANTS	HOME-OWNERS	TENANTS
	1	-	1	3
HOMEOWNER FACTOR (SUBTRACT 75% OF HOMEOWNERS)	1	-	1	-
TOTAL	0	0	0	3

TABLE 12

NUMBER OF UNITS RECOMMENDED

	RENT-GEARED-TO-INCOME	MARKET RENT
HOMEOWNERS (ADJUSTED)	0	0
TENANTS	-	3
TOTAL	0	3

PRESENT AND PROJECTED
RENT-GEARED-TO-INCOME AND MARKET RENTAL
ACCOMMODATION FOR SENIOR CITIZENS
IN THE TOWN OF CHESLEY
1984-1985

PRESENT NEED	SERIOUS NEED	DESIRE MARKET RENTAL	% OF SENIOR HOUSEHOLDS
Total number of respondents - 77			
Respondents considered to be in serious need	0		
Respondents considered to be in serious need as a percentage of senior citizen households (400)			0%
Respondents desiring market rental accommodation		3	
Respondents desiring market rental accommodation as a percentage of senior citizen households (400)			.75%
PROJECTED NEED			
Estimated additional senior citizen households by 1985 - 0			
Additional households considered to be in serious need by 1985 - 0			
Additional households desiring market rental accommodation by 1985		0	
TOTAL DEMAND TO 1985	0	3	

Accuracy: The foregoing findings are considered to be accurate within ± 10 percent.

CONCLUSION

Based on the findings of this report, there is a demand for 0 assisted rental and 3 market rental senior citizen housing units, to April 1985.

PROJECTED DEMAND FOR SENIOR CITIZEN
RENT-GEARED-TO-INCOME ACCOMMODATION

TOWN OF CHESLEY

Total Applications on File as of April 1984	6
Projected to March 1985	
Flow of Applications * (.92 x 12 months)	11
Cancellations of Applications * (.17 x 12 months)	-2
Applications on File	15
Number of Applicants in Need ** (17%)	3
Turnover in Existing Units * (.42 x 12 months)	-5
New Units Under Development	0
EXCESS SUPPLY OVER DEMAND ***	(2)

* Based on past experience of the Bruce County Housing Authority from April 1983 to April 1984

** Actual proportion of existing waiting list exhibiting need as of April 1984.

*** Excess Supply over Demand does not necessarily indicate that vacancies will occur, but that a trend is indicated which would allow units to become available to households with only "moderate" need during the period of low demand.

Accuracy: Considered to be statistically accurate to ± 10 percent

4. Family Analysis

Of the 100 questionnaires that were sent out to tenant families, 14 were returned. This is a response rate of 14%.

There are no assisted family units currently located in Chesley and, therefore, no on-file applications to analyze.

TABLE 13

SUMMARY OF RESPONDENTS

CHESLEY - FAMILY

PART A

DEGREE OF INTEREST			
	RENT-GEARED-TO-INCOME		MARKET RENT
	SERIOUS NEED	NO NEED	
IMMEDIATE	1	1	1
WITHIN 2 YEARS	-	-	-
TOTALS	1	1	1

PART B FOR INFORMATION PURPOSES ONLY

FUTURE INTEREST (BEYOND 2 YEARS OR UNSPECIFIED)	2	1
NO INTEREST (BUT RESPONDED)	8	
TOTAL NUMBER OF RESPONDENTS FROM PART A & B	14	

TABLE 14

RGI RESPONDENTS WITH NO NEED FROM TABLE 13

	NO NEED
WILLING TO ACCEPT A MARKET RENT UNIT	1
NOT WILLING TO ACCEPT A MARKET RENT UNIT	-
TOTAL	1

TABLE 15

RESPONDENTS INTERESTED IN MARKET RENT ACCOMMODATION FROM TABLE 13

PRIMARY INTEREST (IMMEDIATELY OR WITHIN TWO YEARS)	1
SECONDARY INTEREST (WILLING TO ACCEPT MARKET RENT IN LIEU OF RENT-GEARED-TO-INCOME)	1
TOTAL	2

TABLE 16

NUMBER OF UNITS RECOMMENDED

	RENT-GEARED-TO-INCOME	MARKET RENT
TOTAL	1	2

PRESENT AND PROJECTED RENT-GEARED-TO-INCOME AND MARKET RENTAL ACCOMMODATION FOR FAMILIES IN THE TOWN OF CHESLEY 1984-1985

PRESENT NEED	SERIOUS NEED	DESIRE MARKET RENTAL	% OF SENIOR HOUSEHOLDS
Total number of respondents - 14			
Respondents considered to be in serious need	1		
Respondents considered to be in serious need as a percentage of family households (560)			.18%
Respondents desiring market rental accommodation		2	
Respondents desiring market rental accommodation as a percentage of family households (560)			.36%
PROJECTED NEED			
Estimated additional family households by 1985 - 2			
Additional households considered to be in serious need by 1985		0	
Additional households desiring market rental accommodation by 1985		0	
TOTAL DEMAND TO 1985	1	2	

Accuracy: The foregoing findings are considered to be accurate within ± 10 percent.

CONCLUSION

Based on the findings of this report, there is a demand for 1 assisted rental and 2 market rental family housing units, to April 1985.

5. Total Demand for Assisted Housing

Based on the analysis of (a) the questionnaire responses and (b) the waiting list of the Bruce County Housing Authority, it is concluded that the following is the need for rent-geared-to-income accommodation and the demand for market rental accommodation in Chesley to April 1985.

SENIOR CITIZENS	RENT-GEARED-TO-INCOME	MARKET RENT
Questionnaire Analysis	0	3
Bruce County Housing Authority	0	0
Total	0	3
FAMILY		
Questionnaire Analysis	1	2

G. CONCLUSIONS

1. Identification of Issues

In order that both the present and future housing needs of Chesley are met, specific consideration should be given to the following areas of concern:

(a) Senior Citizen and Family Assisted Housing

Based on the Assisted Housing Survey, it has been determined that there is no need for rent-geared-to-income and a need for three market rental units for senior citizens, and one rent-geared-to-income and two market rental units for families to April 1985.

(b) Rehabilitation

Due to escalating energy costs, rehabilitation should be given more emphasis as a means of upgrading the energy efficiency of existing units. In addition, as new construction costs are often beyond the financial means of the average resident, rehabilitation is successful in keeping older, more moderately priced housing on the market and in good condition. This is especially important in Chesley, where 65% of the existing stock of single detached homes were built before 1946.

(c) Affordable Housing

Based upon income and shelter costs, the average available housing is affordable to Chesley residents.

(d) Development Alternatives

Since Chesley can expect only slow growth at best in the near future, it seems unreasonable to assume that the 196 units in the proposed subdivision could be filled. In order to meet any increased demand, development on an infill basis should be considered.

(e) Future Trends

There is a need to continually examine the changing housing market. This can be achieved by comparing population and household changes with the projections given in this report. In addition, the number of dwelling starts, demolitions and conversions should be monitored with the best available population and household data.

2. Recommendations

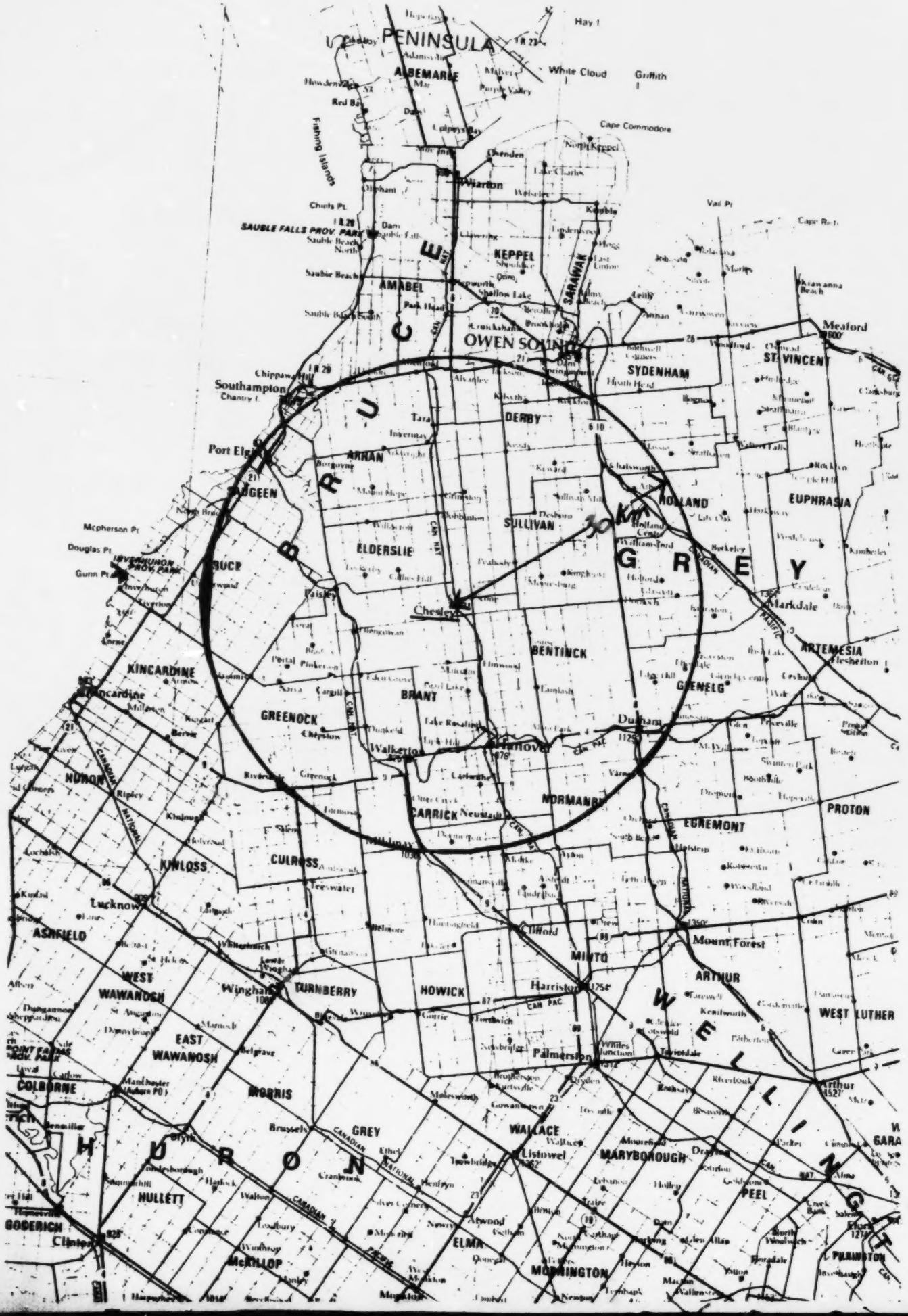
It is recommended that the Town:

(a) Encourage area builders to retrofit older homes with emphasis given to insulation and energy efficiency.

(b) Investigate available provincial and federal programs in order to encourage further rehabilitation activity.

(c) Consider infill development on vacant properties and the replacement of older, beyond repair, dwellings with new housing.

(d) Consider the possibility of a joint effort with neighbouring municipalities to meet the minimal identified assisted housing needs.


PENINSULA
ALBEMARLE
White Cloud
Griffith
Cape Commodore
Fishing Islands
Wiarton
SAUBLE FALLS PROV. PARK
KEPPEL
SARAWAK
AMABEL
BRUCE
OWEN SOUND
Meaford
ST. VINCENT
SYDENHAM
Southampton
DERBY
Port Elgin
ARRAN
BROOGEN
HOLLAND
EUPHRASIA
SULLIVAN
30 Mi
GREY
ELDERSLIE
Chesley
Markdale
INVERHURON PROV. PARK
BENTINCK
ARTEMESIA
KINCARDINE
GREENELG
BRANT
GREENOCK
Durham
Walkerton
Hanover
HURON
NORMANBY
CARRICK
EGREMONT
PROTON
KINLOSS
CULROSS
Lucknow
Clifford
Mount Forest
ASHFIELD
MINTO
ARTHUR
WEST WAWANOSH
TURNBERRY
HOWICK
Harriston
WEST LUTHER
WELLINGTON
EAST WAWANOSH
Palmerston
COLBORNE
MORRIS
WALLACE
Listowel
MARYBOROUGH
PEEL
HURON
GREY
HULLETT
GODERICH
ELMA
MORNINGTON
PILKINGTON
McKILLOP